

FEB 20 3 28 PM '96

WHEN RECORDED MAIL TO: ATTN: Paid Accounts Processing/Dept. 410
Advanta Mortgage Corp., USA
16875 West Bernardo Drive
San Diego, CA 92127
619-674-1800

BK 70 PG 649
W.E. DAVIS CH. CLK.

DE SOTO COUNTY, MS

LIMITED POWER OF ATTORNEY

WHEREAS, CHEMICAL BANK, (the "Trustee") having an office at 450 West Thirty Third Street, New York, New York 10001, is the Trustee of GCC Home Equity Trust 1990-1; and

WHEREAS, the capacity of the Trustee is established by virtue of a certain Pooling and Servicing Agreement dated as of January 1, 1990 (the "Agreement") among Goldome Bank, a duly constituted corporation under the laws of the State of New York as seller, Goldome Credit Corporation, as servicer, and Chemical Bank, as trustee; and

WHEREAS, Goldome Credit Corporation and Advanta Mortgage Corp., USA entered into a Sub-Servicing Agreement dated January 13, 1995; and

WHEREAS, Goldome Credit Corporation as servicer under the Agreement has appointed Advanta Mortgage Corp., USA, a sub-servicer under the Agreement; and

WHEREAS, the Trustee desires to constitute a LIMITED POWER OF ATTORNEY;
and

NOW THEREFORE the Trustee does hereby appoint, pursuant to the Agreement, Advanta Mortgage Corp., USA, sub-servicer under the Agreement, as its Attorney In Fact TO ACT in its name, place and stead:

- 1.) To execute all documents necessary to discharge or assign Lien instruments (as defined in the Agreement). Upon receipt of all principal, interest and other Payments called for in the related lien documents, such appointment to be without prejudice to the requirements of the Agreement;
- 2.) To take such actions as are necessary and appropriate to pursue, prosecute and defend foreclosures (or other comparable conversions to ownership), ejectments, evictions, bankruptcies, suites and other related matters with respect to those Properties securing Contracts which are part of the Trust Fund (as defined in the Agreement), in accordance with Servicing Standards set forth in the Agreement; and
- 3.) To execute all deeds, deeds to secure debt, assignments, transfers, tax declarations, certificates, pledges and any other documents or instruments whatsoever which are necessary, appropriate or required in order to transfer and assign real property acquired by the Trustee either by foreclosure or by deed in lieu of foreclosure and any such deed to be without recourse; and
- 4.) To take such further actions as are deemed necessary or desirable to service, administer and enforce the terms of said Contracts in accordance with the Agreement.

Until a properly executed revocation of this **LIMITED POWER OF ATTORNEY** use duly recorded, all parties dealing with said Attorney-In-Fact (individually or collectively) in connection with the above described matters may fully rely upon the power and authority of said Attorney-In-Fact to act for and on behalf of the Undersigned, and in its name, place and stead, and may accept and rely on all documents and agreements entered into by said Attorney-In-Fact Pursuant to these powers.

As between the Trustee and Advanta Mortgage Corp., USA, this **LIMITED POWER OF ATTORNEY** shall be effective as of March 1, 1995 and shall remain in full force and effect thereafter during such period as the "Attorney-In-Fact" is the subservicer of lien instruments assigned to the Trustee under the Agreement or until a written notice of revocation hereof shall have been executed by the Undersigned. The expiration or revocation of the period of agency hereunder shall in no wise affect the validity of any actions of said Attorney-In-Fact during said period.

Nothing in this **LIMITED POWER OF ATTORNEY** shall be construed to prevent the Trustee from acting on its behalf to exercise all of its rights and privileges accruing to it under the terms of agreement.

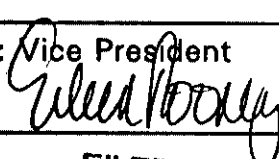
IN WITNESS WHEREOF Chemical Bank, as Trustee, has caused this **LIMITED POWER OF ATTORNEY** to be signed and executed and its seal hereto affixed in its name by its proper officer thereunto duly authorized on the 20th day of December, 1995.

CHEMICAL BANK, as Trustee
GCC Home Equity Trust 1990-1


Witness Anna H. Felt
Trust Administrator



Witness ARSHI SIDDIQI
TRUST ADMINISTRATOR


BY: Richard Costantino

Title: Vice President

BY: EILEEN ROONEY
TRUST OFFICER
Title:

STATE OF NEW YORK
COUNTY OF NEW YORK

On the 20th day of December, 1995, before me personally came Richard Costantino to me known, who being by me duly sworn, did depose and say that he resides at 450 W. 33rd Street, New York, New York 10001; that he is a Vice President of Chemical Bank, as Trustee, the bank described in and which executed the foregoing instrument; that he knows the seal of said bank; that it was so affixed by authority of the Board of Directors of said bank, and that he signed his name thereto by like authority.


Notary Public: James R. Grady
My Commission Expires: November 28, 1996

JAMES R. GRADY
Notary Public, State of New York
No. 01GR5036449
Qualified in Suffolk County
Commission Expires 11/28/96